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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security **0** Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance Last revised: September 1, 2018 UNITED STATES BANKRUPTCY COURT **District of New Jersey** In Re: Nikeisha L. Mays 19-17194 Case No.: Judge: Debtor(s) **CHAPTER 13 PLAN AND MOTIONS** Original ✓ Modified/Notice Required Date: 10/08/19 ☐ Motions Included ☐ Modified/No Notice Required THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE. YOUR RIGHTS MAY BE AFFECTED You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same. The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan. THIS PLAN: DOES IN DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10. DOES I DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL. WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

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|---|---|-----------------------|-----------------|------------------------|
| □ DOES ☑ DOES NOT AVO SECURITY INTEREST. SEE | | | /, NONPURCI | HASE-MONEY |
| Initial Debtor(s)' Attorney Bs | Initial Debtor: | NLM | Initial Co-Deb | otor |
| Part 1: Payment and Lengt | h of Plan | | | |
| a. The debtor shall pa approximately <u>60</u> months. | ay <u>150.00 Monthly</u> to the C | hapter 13 Trustee, | starting on _ M | lay 01, 2019 for |
| ✓ Future | nake plan payments to the T Earnings sources of funding (describe | | - | |
| ☐ Sale of Descri | ty to satisfy plan obligations f real property ption: sed date for completion: | : | | |
| Descri | nce of real property: ption sed date for completion: | | | |
| Descri | nodification with respect to reption: sed date for completion: | mortgage encumbe | ring property: | |
| loan m | gular monthly mortgage pay odification. | | | |
| e. ⊔ Other i | nformation that may be imp | ortant relating to th | e payment an | d length of plan: |
| | | // way- | | |
| Part 2: Adequate Protectio | | NONE | (- - - | a tha a Oh a a ta a 40 |
| a. Adequate protection Trustee and disbursed pre-co | on payments will be made in onfirmation to (creditor) | | to be paid t | o the Chapter 13 |
| b. Adequate protection debtor(s) outside the Plan, pr | on payments will be made in re-confirmation to: (cree | | to be paid o | directly by the |
| Part 3: Priority Claims (Inc | luding Administrative Exp | oenses) | | |
| a. All allowed priority clair | ms will be paid in full unless | the creditor agrees | s otherwise: | |
| Creditor | Type of Priority | у | | Amount to be Paid |
| Brian S. Thomas Ricky Williams/Gloucester Count | Attorney Fees | | | 2,500.00 |
| - | gations assigned or owed to | | nit and paid le | ss than full amount: |

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| | red to a governmental uni | e based on a domestic suppor t and will be paid less than the | • |
|----------|---------------------------|--|-------------------|
| Creditor | Type of Priority | Claim Amount | Amount to be Paid |

| Part | 4: Se | cured | Cla | ims |
|------|-------|-------|-----|-----|
| | | GUIGU | | |

a. Curing Default and Maintaining Payments on Principal Residence: V NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| | | | Interest | Amount to be Paid | Regular Monthly |
|----------|----------------------------|-----------|-----------|-------------------|------------------|
| | | | Rate on | to Creditor (In | Payment (Outside |
| Creditor | Collateral or Type of Debt | Arrearage | Arrearage | Plan) | Plan) |

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ✓ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| | | | Interest | Amount to be Paid | Regular Monthly |
|----------|----------------------------|-----------|-----------|-------------------|------------------|
| | | | Rate on | to Creditor (In | Payment (Outside |
| Creditor | Collateral or Type of Debt | Arrearage | Arrearage | Plan) | Plan) |

c. Secured claims excluded from 11 U.S.C. 506: ✓ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| | | | | Total to be Paid through the Plan |
|------------------|------------|---------------|-----------|-----------------------------------|
| | | | Amount of | Including Interest Calculation |
| Name of Creditor | Collateral | Interest Rate | Claim | ŭ |

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments V NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

| | | | Total | | Value of Creditor | Annual | Total |
|----------|------------|-------------------|---------------------|-------------------|---------------------------|--------|----------------------|
| Creditor | Collateral | Scheduled Debt | Collateral Value | Superior Liens | Interest in Collateral | | Amount to Be Paid |

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| -NONE- | | | | | | | | |
|--|---------------------------------------|--|---|------------------|---------------------------|-------------|------------------------|--|
| 2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien. | | | | | | | | |
| e. Surrender V Upon cor that the stay und collateral: | nfirmation, the st | | d as to surrende d in all respects | | | | | |
| Creditor | | Collateral to be S | Surrendered | Value of | Surrendered Collateral | Remair | ning Unsecured Debt | |
| f. Secured Claims Unaffected by the Plan ☐ NONE The following secured claims are unaffected by the Plan: Creditor CitiMortgage g. Secured Claims to be Paid in Full Through the Plan ☑ NONE | | | | | | | | |
| Creditor | | Collateral | | <u> </u> | otal Amount to | be Paid th | rough the Plan | |
| Part 5: Unsecu | red Claims | X NONE | | | | | | |
| | Not less the Not less the Pro Rata of | nan \$ to be nan percent distribution fron | non-priority unse distributed <i>pro</i> t any remaining laims shall be tro | rata funds | | : | | |
| Creditor | | Basis for Separa | | Treatment | | Am | ount to be Paid | |
| | | | | | | | | |
| Part 6: Executo | | | | NONE | | | _ | |
| (NOTE: S non-residential re | | | 11 U.S.C. 365(d .) | i)(4) that may | prevent assu | mption (|)T | |
| All execu except the follow | | | eases, not previo | ously rejected l | by operation | of law, a | are rejected, | |
| | Arrears to be Cured | d in Nature o | f Contract or Lease | Treatment by | / Debtor F | Post-Petiti | on Payment | |
| | Plan \$1,152.48 | Lawn mo | wer | Assume | r | n/a | | |
| | | | | | | | | |
| Part 7: Motions | X NONE | | | | | | | |
| | | | | | | | | |

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be

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| filed with the | Clerk of Cour | t when tl | he plan and | l transn | nittal n | otice a | are serve | ed. | | |
|----------------------------|--|---|-------------------------|-------------------|-----------|----------|--------------------------|--|--|---|
| | tion to Avoid ebtor moves to | | | | | | | | | |
| Creditor | Nature of Collateral | Type of Li | en Amount | of Lien | | ue of | Amoun Clain Exempt | ned A | Sum of All ther Liens gainst the Property | Amount of Lien to be Avoided |
| NONE The D | ebtor moves to | reclassify | | | | | | | | |
| consistent wit | h Part 4 above | • | | | | | | | | |
| Creditor | Collateral | | Scheduled Debt | Total C | ollateral | Superio | or Liens | Value of Creditor's Interest in Collatera | ۱ | Total Amount of Lien to be Reclassified |
| Partially Uns The D | tion to Partial ecured. V NC ebtor moves to n collateral cor | NE reclassify | y the followir | ng claim pove: | - | artially | | and parti | - | |
| a. Ves ✓ □ b. Pa | r Plan Provisions of Prope Upon Confirm Upon Dischar Upon Motices ors and Lessor | ons rty of the action ge | | | r 7 may | contin | nue to ma | Secured | nary natio | Unsecured |
| coupons to the | e Debtor notwit | :hstanding | | | | COTILIT | iue to ma | iii custon | iary noud | ces or |
| | 2) Other Ad 3) Secured (4) Lease Ar 5) Priority C | e shall pay Standing T ministrative Claims rearages | Trustee Com e Claims | | | owing | order: | | | |
| | st-Petition Cla | | is not autho | rizad to | nav no | set_neti | ition clain | ne filad n | ureuant t | to 11 S C |

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Section 1305(a) in the amount filed by the post-petition claimant.

| Part 9: Modification X NONE | |
|--|---|
| If this Plan modifies a Plan previously filed Date of Plan being modified: | d in this case, complete the information below. |
| Explain below why the plan is being modified: | Explain below how the plan is being modified: |
| Add DSO - child support, deal with Atlas/lease; mortgag modification | ge Modify Part 3a and Part 6; part 1c and 1d |
| Are Schedules I and J being filed simultaneously | with this Modified Plan? ☐ Yes ☑ No |
| Part 10: Non-Standard Provision(s): Signatu | res Required |
| Non-Standard Provisions Requiring Sepa ✓ NONE | |
| Explain here: | |
| Any non-standard provisions placed elsew | where in this plan are ineffective. |
| Signatures | |
| The Debtor(s) and the attorney for the Debtor(s), | if any, must sign this Plan. |
| | , if not represented by an attorney, or the attorney for the provisions in this Chapter 13 Plan are identical to <i>Local Form</i> n-standard provisions included in Part 10. |
| I certify under penalty of perjury that the above is | true. |
| Date: | /s/ Nikeisha L. Mays |
| | Nikeisha L. Mays |
| Data | Debtor |
| Date: | Joint Debtor |
| Date | /s/ Brian S. Thomas |
| | Brian S. Thomas |
| | Attorney for the Debtor(s) |

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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan. 0 Valuation of Security **0** Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance Last revised: September 1, 2018 UNITED STATES BANKRUPTCY COURT **District of New Jersey** In Re: Nikeisha L. Mays 19-17194 Case No.: Judge: Debtor(s) **CHAPTER 13 PLAN AND MOTIONS** Original ✓ Modified/Notice Required Date: 10/08/19 ☐ Motions Included ☐ Modified/No Notice Required THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE. YOUR RIGHTS MAY BE AFFECTED You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same. The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan. THIS PLAN: DOES IN DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST

□ DOES ☑ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL. WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE

SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

ALSO BE SET FORTH IN PART 10.

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|---|----|
| □ DOES ☑ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY. | |
| nitial Debtor(s)' Attorney BST Initial Debtor: NLM Initial Co-Debtor | |
| Part 1: Payment and Length of Plan | |
| a. The debtor shall pay <u>150.00 Monthly</u> to the Chapter 13 Trustee, starting on <u>May 01, 2019</u> for approximately <u>60</u> months. | |
| b. The debtor shall make plan payments to the Trustee from the following sources: ✓ Future Earnings ☐ Other sources of funding (describe source, amount and date when funds are available |): |
| c. Use of real property to satisfy plan obligations: Sale of real property Description: Proposed date for completion: | |
| Refinance of real property: Description Proposed date for completion: | |
| ✓ Loan modification with respect to mortgage encumbering property: Description: Proposed date for completion: 12/01/19 | |
| d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. | |
| e. \square Other information that may be important relating to the payment and length of plan: | |
| | _ |
| Part 2: Adequate Protection X NONE | |
| a. Adequate protection payments will be made in the amount of \$ to be paid to the Chapter 13 rustee and disbursed pre-confirmation to (creditor). | |
| b. Adequate protection payments will be made in the amount of \$ to be paid directly by the lebtor(s) outside the Plan, pre-confirmation to: (creditor). | |
| Part 3: Priority Claims (Including Administrative Expenses) | |
| a. All allowed priority claims will be paid in full unless the creditor agrees otherwise: | |
| Creditor Type of Priority Amount to be Pa | id |
| Brian S. Thomas Attorney Fees 2,500.0 | _ |
| Ricky Williams/Gloucester County Probation DSO - support curre | nt |
| b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount Check one: ✓ None | |

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| | red to a governmental unit a | pased on a domestic support and will be paid less than the | • |
|----------|------------------------------|---|-------------------|
| Creditor | Type of Priority | Claim Amount | Amount to be Paid |

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: V NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| | | | Interest | Amount to be Paid | Regular Monthly |
|----------|----------------------------|-----------|-----------|-------------------|------------------|
| | | | Rate on | to Creditor (In | Payment (Outside |
| Creditor | Collateral or Type of Debt | Arrearage | Arrearage | Plan) | Plan) |

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ✓ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| | | | Interest | Amount to be Paid | Regular Monthly |
|----------|----------------------------|-----------|-----------|-------------------|------------------|
| | | | Rate on | to Creditor (In | Payment (Outside |
| Creditor | Collateral or Type of Debt | Arrearage | Arrearage | Plan) | Plan) |

c. Secured claims excluded from 11 U.S.C. 506: ✓ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| | | | | Total to be Paid through the Plan |
|------------------|------------|---------------|-----------|-----------------------------------|
| | | | Amount of | Including Interest Calculation |
| Name of Creditor | Collateral | Interest Rate | Claim | ŭ |

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments V NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

| | | | Total | | Value of Creditor | Annual | Total |
|----------|------------|-------------------|---------------------|-------------------|----------------------|--------|----------------------|
| Creditor | Collateral | Scheduled Debt | Collateral Value | Superior Liens | Interest in | | Amount to Be Paid |
| Creditor | Collateral | Dept | value | LICIIS | Collateral | INAIC | De l'alu |

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| -NONE- | | | | | | | | | | |
|---|---|-----------------------------|-----------------|-----------------|------------------------|---------------------|-----------------------|--|--|--|
| | 2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien. | | | | | | | | | |
| e. Surrender ✓ NONE Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and hat the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral: | | | | | | | | | | |
| Creditor | | Collateral to be Surre | endered | Value of Su | rendered Collateral | Remaini | ing Unsecured Debt | | | |
| f. Secured Claims Unaffected by the Plan □ NONE The following secured claims are unaffected by the Plan: Creditor CitiMortgage g. Secured Claims to be Paid in Full Through the Plan ☑ NONE | | | | | | | | | | |
| Creditor | | Collateral | | lotai | Amount to | be Paid thr | ough the Plan | | | |
| | a. Not separately classified allowed non-priority unsecured claims shall be paid: Not less than \$ to be distributed pro rata Not less than percent Pro Rata distribution from any remaining funds | | | | | | | | | |
| Creditor | aratory oracomou | Basis for Separate C | | Treatment | | Amo | ount to be Paid | | | |
| | | | | | | | | | | |
| Part 6: Executory Contracts and Unexpired Leases (NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.) All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, | | | | | | | | | | |
| except the follow | wing, which are a | ssumed: | • | | | | - | | | |
| Creditor Atlas Acquistion | Arrears to be Cured Plan \$1,152.48 | in Nature of Co Lawn mower | ntract or Lease | Treatment by De | | Post-Petitio n/a | n Payment | | | |
| , | | | | | | | | | | |
| Part 7: Motion | x NONE | | | | | | | | | |

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be

| filed with t | the Clerk of Cou | urt when the | e plan and | l transn | nittal n | otice | are serve | d. | | |
|----------------|---|---|---------------------|----------|------------|---------------------------|----------------------------|--|--|---|
| | Motion to Avoice Debtor moves t | | | | | | | | | |
| Creditor | Nature of Collateral | Type of Lier | n Amount | of Lien | | ue of | Amount Claim Exempti | t of O | Sum of All ther Liens gainst the Property | Amount of Lien to be Avoided |
| NONE b. | Motion to Avoid | d Liens and | Reclassif | y Claim | from S | Secur | ed to Cor | mpletely | Unsecu | ıred. 🗸 |
| | e Debtor moves t with Part 4 abov | | the followir | ng claim | ns as ur | nsecur | ed and to | void lier | ns on col | lateral |
| Creditor | Collateral | | Scheduled Debt | Total Co | ollateral | Superi | or Liens | Value of Creditor's Interest in Collatera | n | Total Amount of Lien to be Reclassified |
| Partially U | Motion to Partia Insecured. ✓ N Debtor moves t s on collateral co | IONE to reclassify | the followin | ng claim | | | | | - | |
| Creditor | Collateral | Sc | heduled Deb | | Collateral | I A | mount to be | Deemed Secured | | Amount to be Reclassified as Unsecured |
| a. ' b. Cre | her Plan Provis Vesting of Prop Upon Confir Upon Discha Payment Notice ditors and Lesso the Debtor notw | perty of the lamation arge es ors provided | for in Parts | | | contir | nue to mai | il custom | nary notic | ces or |
| | Order of Distrib | | | | | | | | | |
| The | 2) Other A 3) Secured 4) Lease A 5) Priority | S Standing Tr Administrative d Claims Arrearages | ustee Com Claims | | | owing - - - - | order: | | | |
| d. | Post-Petition C | laims | | | | | | | | |
| The | e Standing Truste | ee 🗆 is. 🕡 is | s not autho | rized to | nav no | st-pet | ition claim | s filed n | ursuant t | to 11 U.S.C |

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Section 1305(a) in the amount filed by the post-petition claimant.

| Part 9: Modification X NONE | |
|--|---|
| If this Plan modifies a Plan previously filed Date of Plan being modified: | d in this case, complete the information below. |
| Explain below why the plan is being modified: | Explain below how the plan is being modified: |
| Add DSO - child support, deal with Atlas/lease; mortgag modification | ge Modify Part 3a and Part 6; part 1c and 1d |
| Are Schedules I and J being filed simultaneously | with this Modified Plan? ☐ Yes ☑ No |
| Part 10: Non-Standard Provision(s): Signatu | res Required |
| Non-Standard Provisions Requiring Sepa ✓ NONE | |
| Explain here: | |
| Any non-standard provisions placed elsew | where in this plan are ineffective. |
| Signatures | |
| The Debtor(s) and the attorney for the Debtor(s), | if any, must sign this Plan. |
| | , if not represented by an attorney, or the attorney for the provisions in this Chapter 13 Plan are identical to <i>Local Form</i> n-standard provisions included in Part 10. |
| I certify under penalty of perjury that the above is | true. |
| Date: | /s/ Nikeisha L. Mays |
| | Nikeisha L. Mays |
| Data | Debtor |
| Date: | Joint Debtor |
| Date | /s/ Brian S. Thomas |
| | Brian S. Thomas |
| | Attorney for the Debtor(s) |

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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan. 0 Valuation of Security **0** Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance Last revised: September 1, 2018 UNITED STATES BANKRUPTCY COURT **District of New Jersey** Nikeisha L. Mays 19-17194 In Re: Case No.: Judge: Debtor(s) **CHAPTER 13 PLAN AND MOTIONS** Original ✓ Modified/Notice Required Date: 10/08/19 ☐ Motions Included ☐ Modified/No Notice Required THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE. YOUR RIGHTS MAY BE AFFECTED You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

| THIS PLAN: |
|---|
| \square DOES \blacksquare DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10. |
| ☐ DOES ☑ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY. |

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|--|--|-------------------------------|----------------------------|--------------------------|-----------------------------|
| ☐ DOES ☑ DOES NO SECURITY INTEREST | | | | | HASE-MONEY |
| Initial Debtor(s)' Attorne | ey <u>BST</u> In | tial Debtor: | NLM | Initial Co-Del | btor |
| Part 1: Payment and | Length of Plan | | | | |
| a. The debtor s approximately <u>60</u> month | shall pay <u>150.00 Mont</u> ns. | hly to the Cl | hapter 13 Trust | ee, starting on N | May 01, 2019 for |
| ✓ | shall make plan paym Future Earnings Other sources of fund | | | • | s: funds are available): |
| | oroperty to satisfy plan Sale of real property Description: Proposed date for cor | - | : | | _ |
| Γ | Refinance of real prop Description Proposed date for cor | - | | | _ |
| Γ | Loan modification with Description: Proposed date for cor | · | mortgage encur | mbering property: | - |
| Jo | The regular monthly roan modification. | 00. | | | |
| e. 🗆 (| Other information that | : may be imp | ortant relating t | o the payment an | d length of plan: |
| | | | | | |
| Part 2: Adequate Pro | | | NONE | | |
| a. Adequate pr Trustee and disbursed | otection payments wi pre-confirmation to _ | | | \$ to be paid | to the Chapter 13 |
| b. Adequate prodebtor(s) outside the P | otection payments wi lan, pre-confirmation | | | \$ to be paid | directly by the |
| Part 3: Priority Claim | s (Including Admini | strative Exp | enses) | | |
| a. All allowed priorit | ty claims will be paid | in full unless | the creditor ag | rees otherwise: | |
| Creditor | | Type of Priority | | | Amount to be Paid |
| Brian S. Thomas Ricky Williams/Gloucester | County Probation | Attorney Fees DSO - suppor | | | 2,500.00 current |
| | rt Obligations assigne | | | al unit and paid le | |

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|---|---|----------------------------------|----------------------------------|---|--|
| assigned to or is | priority claims listed below a s owed to a governmental ur J.S.C.1322(a)(4): | | | | |
| Creditor | Type of Priority | Claim Amou | unt | Amount to | be Paid |
| | • | • | | • | |
| Part 4: Secured Claim | S | | | | |
| a. Curing Default and | Maintaining Payments on | Principal Resi | dence: 🗹 | NONE | |
| | pay to the Trustee (as part tor shall pay directly to the cows: | | | | |
| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
| NONE The Debtor will pay to t | ining Payments on Non-Pr he Trustee (as part of the Pl directly to the creditor (outsi | an) allowed claii | ms for arre | arages on month | nly obligations |
| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
| The following claims we purchase money securi | uded from 11 U.S.C. 506: Free either incurred within 910 ty interest in a motor vehicle etition date and secured by | days before the acquired for the | e personal | use of the debto | r(s), or incurred |
| Name of Creditor | Collateral | Interest Rate | Amount of Claim | | Interest Calculation |
| 1.) The debtor 1322(b)(2), the secured | values collateral as indicated to the paid the air tas stated. The portion of air tas stated. | ed below. If the o | laim may b he "Value | oe modified unde of the Creditor In | r Section terest in |

Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

| | | | Total | | Value of Creditor | Annual | Total |
|----------|------------|-------------------|---------------------|-------------------|---------------------------|--------|----------------------|
| Creditor | Collateral | Scheduled Debt | Collateral Value | Superior Liens | Interest in Collateral | | Amount to Be Paid |

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| NONE | | | | | | 1 | | | |
|--|---|--------------------------------------|------------------|----------------|---------------------------|---------------|-----------------------|--|--|
| -NONE- | | | | | | | | | |
| 2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien. | | | | | | | | | |
| e. Surrender ✓ NONE Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral: | | | | | | | | | |
| Creditor | | Collateral to be Sur | rendered | Value of S | Surrendered Collateral | Remain | ing Unsecured Debt | | |
| f. Secured Claims Unaffected by the Plan NONE The following secured claims are unaffected by the Plan: Creditor CitiMortgage g. Secured Claims to be Paid in Full Through the Plan NONE | | | | | | | | | |
| Creditor | | Collateral | | 10 | otal Amount to | be Paid th | rough the Plan | | |
| Part 5: Unsect | separately class | NONE ified allowed not to be di | | | hall be paid | : | | | |
| | | ıan to be di ıan percent | stributed pro ra | la | | | | | |
| V | Pro Rata o | listribution from a | nny remaining fu | ınds | | | | | |
| b. Sepa | arately classified | Lunsecured clair | ms shall be trea | ted as follows | s. | | | | |
| Creditor | | Basis for Separate | | Treatment | | Amo | ount to be Paid | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Part 6: Execut | ory Contracts a | nd Unexpired Le | eases N | ONE | | | | | |
| non-residential All exec | See time limitation real property leas utory contracts ar | es in this Plan.) nd unexpired leas | . , , | , | | • | | | |
| except the follow | wing, which are a | ssumed: | | | | | | | |
| Creditor | Arrears to be Cured | I in Nature of C | ontract or Lease | Treatment by | Debtor F | Post-Petition | on Payment | | |
| Atlas Acquistion | \$1,152.48 | Lawn mowe | er | Assume | r | n/a | | | |
| | | | | | | | | | |
| Part 7: Motion | s X NONE | | | | | | | | |

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be

| filed with t | the Clerk of Co | urt when the | e plan and | I transn | nittal n | otice | are serve | d. | | |
|----------------------|--|--|-------------------|----------|---------------------------|-------------|----------------------------|-------------------|--|---|
| | Motion to Avoice Debtor moves | | | | | | | | | |
| Creditor | Nature of Collateral | Type of Lie | n Amount | of Lien | | ue of | Amount Claim Exempti | t of O | Sum of All ther Liens gainst the Property | Amount of Lien to be Avoided |
| NONE b. | Motion to Avoid | d Liens and | Reclassif | y Claim | from S | Secur | ed to Cor | mpletely | Unsecu | ıred. 🗸 |
| | e Debtor moves to with Part 4 abov | | the following | ng claim | ns as ur | nsecur | ed and to | void lier | ns on col | lateral |
| Creditor | Collateral | | Scheduled Debt | Total Co | Total Collateral Value | | Superior Liens | | 5 1 | Total Amount of Lien to be Reclassified |
| Partially U | Motion to Partia Insecured. ✓ N Debtor moves to son collateral co | IONE to reclassify | the following | ng claim | | | | | - | |
| Creditor | Collateral | Sc | cheduled Deb | | Collateral | ΙΑ | mount to be | Deemed Secured | | Amount to be Reclassified as Unsecured |
| a. \ b. Cre | Her Plan Provis Vesting of Prop Upon Confir Upon Dischar Payment Notice ditors and Lesso the Debtor notw | perty of the lamation arge es ors provided | for in Parts | | | contin | nue to mai | il custom | nary notic | ces or |
| | 2) Other A | | rustee Con | | | owing _ | order: | | | |
| | 4) Lease A 5) Priority | Arrearages | Claims | | | _ _ _ | | | | |
| | Post-Petition C | | | | | | | | | |
| The | Standing Truste | ee □ is 🕡 is | s not autho | rized to | nav no | st-net | ition claim | ns filed n | ursuant t | to 11 U.S.C |

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Section 1305(a) in the amount filed by the post-petition claimant.

| Part 9: Modification X NONE | | | | | | | |
|--|--|--|--|--|--|--|--|
| If this Plan modifies a Plan previously filed Date of Plan being modified: | d in this case, complete the information below. | | | | | | |
| Explain below why the plan is being modified: | Explain below how the plan is being modified: | | | | | | |
| Add DSO - child support, deal with Atlas/lease; mortgag modification | ge Modify Part 3a and Part 6; part 1c and 1d | | | | | | |
| Are Schedules I and J being filed simultaneously | with this Modified Plan? ☐ Yes ☑ No | | | | | | |
| Part 10: Non-Standard Provision(s): Signatur | res Required | | | | | | |
| Non-Standard Provisions Requiring Separ ✓ NONE □ Explain here: | rate Signatures: | | | | | | |
| Any non-standard provisions placed elsewl | here in this plan are ineffective. | | | | | | |
| Signatures | | | | | | | |
| The Debtor(s) and the attorney for the Debtor(s), i | if any, must sign this Plan. | | | | | | |
| | if not represented by an attorney, or the attorney for the provisions in this Chapter 13 Plan are identical to <i>Local Fort</i> -standard provisions included in Part 10. | | | | | | |
| certify under penalty of perjury that the above is | true. | | | | | | |
| Date: | /s/ Nikeisha L. Mays | | | | | | |
| | Nikeisha L. Mays | | | | | | |
| Date: | Debtor | | | | | | |
| Date. | Joint Debtor | | | | | | |
| Date | /s/ Brian S. Thomas | | | | | | |
| | Brian S. Thomas | | | | | | |
| | Attorney for the Debtor(s) | | | | | | |

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United States Bankruptcy Court District of New Jersey

In re: Nikeisha L. Mays Debtor Case No. 19-17194-JNP Chapter 13

TOTALS: 0, * 3, ## 0

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2 Date Rcvd: Nov 08, 2019 Form ID: pdf901 Total Noticed: 31 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2019. db +Nikeisha L. Mays, 219 Florence Avenue, Atco, NJ 08004-2356 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316 518183691 (address filed with court: Credit Acceptance, 25505 West 12 Mile Road, Southfield, MI 48034) +CitiMortgage, PO Box 9442, Gaithersburg, MD 20898-9442 518171723 +Credit Acceptance, PO Box 5070, Southfield, MI 48086-5070 +Credit Acceptance Corporation, John R. Morton, Jr., Esquire, 110 Marter Avenue, Suite 301, 518171724 518221631 Moorestown, NJ 08057-3124 +Fairleigh Dickinson University, 1000 River Road, Teaneck, NJ 07666-1914
Gloucester County Probation, Re: Ricky Williams, PO Box 638, Bridgeton, NKML Law Group, PC, 216 Haddon Avenue, Westmont, NJ 08108
+MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
+Midland Mortgage Company, PO Box 26648, Oklahoma City, OK 73126-0648 518531808 PO Box 638, Bridgeton, NJ 08302 518531810 518171727 518305542 518171729 +Ricky Williams, Gloucester County Probation, PO Box 638, Woodbury, NJ 08096-7638 +Rowan College, 601 Pemberton Browns Mills Road, Pemberton, NJ 08068-1536 518531811 601 Pemberton Browns Mills Road, Pemberton, NJ 08068-1536 518531807 #+Security Credit Services, 2653 West Oxford Loop, Oxford, MS 38655-2929 +The Bureaus, Inc., 1717 Central, Evanston, IL 60201-1507 +Trojan Professional, 4410 Cerritos Avenue, Los Alamitos, CA 90720-2549 +USAA, PO Box 33009, San Antonio, TX 78265-3009 518171731 Oxford, MS 38655-2929 518171734 518171735 518171736 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2019 00:05:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 09 2019 00:05:06 smg United States Trustee Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 518267179 +E-mail/Text: bnc@atlasacq.com Nov 09 2019 00:04:17 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303 518171722 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 09 2019 00:14:43 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 E-mail/Text: mrdiscen@discover.com Nov 09 2019 00:04:16 Discover, PO Box 15316, 518171725 Wilmington, DE 19850 E-mail/Text: mrdiscen@discover.com Nov 09 2019 00:04:16 518183469 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 518171726 E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 09 2019 00:05:23 Jefferson Capital, 16 McLeland Road, Saint Cloud, MN 56303 518255577 E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 09 2019 00:05:23 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 09 2019 00:05:05 MIDLAND FUNDING LLC, 518297669 PO Box 2011, Warren, MI 48090-2011 518171728 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 09 2019 00:05:05 Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 09 2019 00:04:58 518171730 New York and Company, PO Box 182122, Columbus, OH 43218-2122 +E-mail/PDF: gecsedi@recoverycorp.com Nov 09 2019 00:14:38 518174095 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +E-mail/PDF: gecsedi@recoverycorp.com Nov 09 2019 00:12:14 518171732 Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036 +E-mail/PDF: gecsedi@recoverycorp.com Nov 09 2019 00:13:18 518171733 Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 09 2019 00:13:42 518292064 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 TOTAL: 15 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316 cr* (address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034) Hackensack, NJ 07601-4303 +Atlas Acquisitions LLC, 294 Union St., 518285280* +Atlas Acquisitions, LLC, 294 Union Street, Hackensack, NJ 07601-4303

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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District/off: 0312-1 User: admin Page 2 of 2 Date Rcvd: Nov 08, 2019 Form ID: pdf901 Total Noticed: 31

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2019 at the address(es) listed below:

Brian S. Thomas on behalf of Debtor Nikeisha L. Mays brian@brianthomaslaw.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmllawgroup.com,
bkgroup@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7